

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Atty. Dock. No.: AYM-101

<b>Inventor:</b>	Timothy D. ALLEN	<b>Examiner:</b>	Jared W. NEWTON
<b>Serial No.:</b>	09/858,384	<b>Confirmation No.</b>	3415
<b>Filed:</b>	May 16, 2001	<b>Group Art Unit:</b>	3693
<b>Title:</b>	METHOD FOR MORTGAGE CUSTOMER RETENTION		

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT**

Sir:

In reply to the Office Action mailed March 6, 2009 (the “Office Action”), in which a three month shortened period for reply is June 8, 2009 (June 6, 2009 being a Saturday), please amend the application as follows and consider the following remarks:

Please amend claim 21 as follows.